

ABSTRACT OF THE DISCLOSURE

A business method and process that enables an entity to retain and defer payment of a broker's commissions or fees, which would be due and payable at the closing, until a time after the closing. The compensation, which typically is called commissions or fees, would be financed whereby the applicant can pay the compensation in installments, a lump sum, or a combination thereof, later in time, allowing them to retain the amount of the commissions or fees, and pay nothing at the real estate closing. The broker themselves can finance the commission or fee (directly or through the broker's separate entity), or a financing entity can finance the commissions or fees. An administrator can also be involved as a go-between for the broker and financing entity, or the applicant and the financing entity.

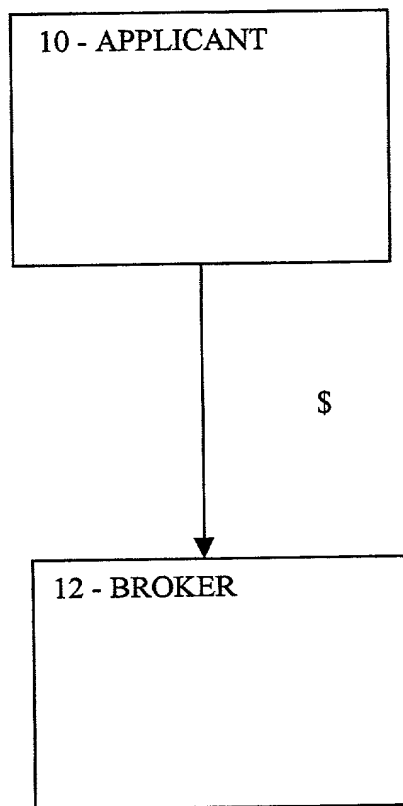


FIGURE 1

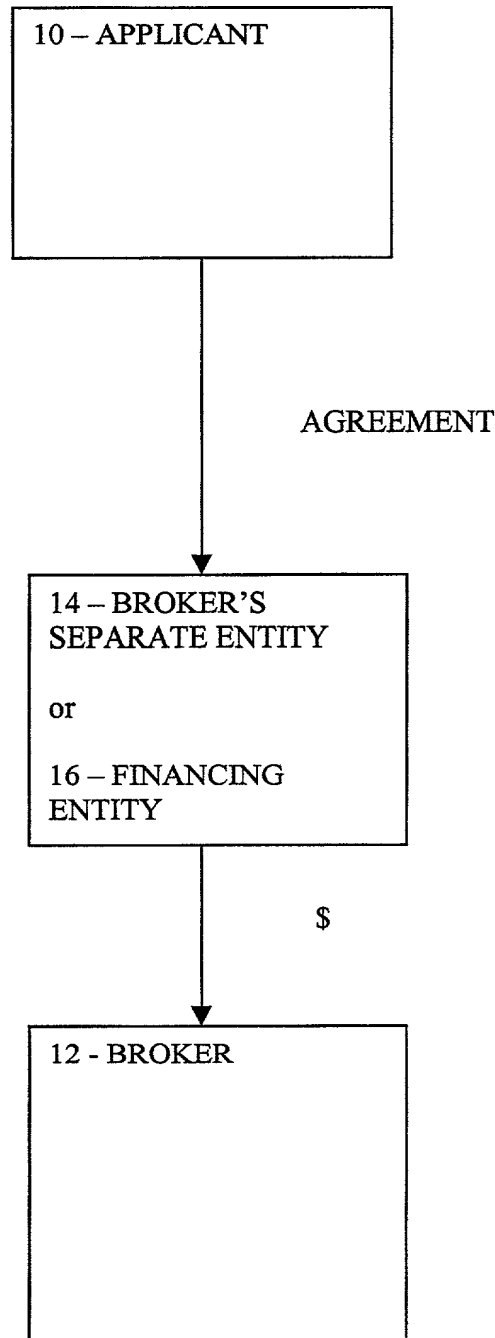


FIGURE 2